

# **EXHIBIT C**

**INSTALLMENT LOAN CONTRACT**

Account No.	[REDACTED]
Document No.	W1643885

<b>Borrower Name &amp; Address:</b> rosetta jaisingh 87-55 123rd street Jamaica, NY 11418	<b>Lender:</b> Synchrony Bank 170 Election Road Suite 125 Draper, UT 84020-6425	<b>Service Center's Address:</b> INSTALLMENT/SYF 1350 Old Bayshore Hwy #200 Burlingame, CA 94010
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**1. CONTRACT.** This contract ("Contract") sets forth the terms of your loan (the "Loan"). Read this Contract before you accept the terms. This Contract governs your obligations to repay the Loan described below. The Loan is made to finance the purchase of certain goods (the "Goods"). You agree that the terms of this Contract are shown on multiple pages. You also agree that the data and the numerical amounts shown below accurately reflect the details of your purchase and our Contract.

**2. PARTIES.** The parties to this Contract are the Borrower named above ("Borrower") and Synchrony Bank. In this Contract, "you," "your," "consumer" and "customer" mean Borrower and "we," "us" and "our" mean Synchrony Bank, its successors and each assignee or holder of this Contract. You agree to this Contract by signing below. We agree by funding your Loan, but agree to the Arbitration Provision, whether or not we fund your Loan.

**3. PROMISE TO PAY.** You promise to pay us \$ 4,500.00, along with simple interest at an interest rate of 29.99 % and all other charges provided for under this Contract. Payments will be made in accordance with the Payment Schedule shown in Section 4 and/or in your welcome letter. Interest is charged from the date the seller of the Goods (the "Seller") processes the sale (the "Processing Date") through the date of payment in full. The final payment due under this Contract will be for all remaining amounts, including principal, interest and other accrued charges outstanding and unpaid.

**4. TRUTH IN LENDING ACT DISCLOSURES:**

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate	29.99%
<b>FINANCE CHARGE</b> The dollar amount the credit will cost you	\$ 2,376.36
<b>Amount Financed.</b> The amount of credit provided to you or on your behalf	\$ 4,500.00
<b>Total of Payments.</b> The amount you will have paid when you have made all payments as scheduled	\$ 6,876.36
<b>Payment Schedule:</b> Your payment schedule will be: \$ <u>191.01</u> /month for <u>36</u> months, beginning <u>09/09/2023</u> (e)	
<b>Prepayment:</b> There is no penalty or fee for prepayment of this Loan in whole or in part. <b>Late Fee:</b> If a scheduled payment is not paid in full within five days after its scheduled due date, you will be charged a late fee of \$25 but no more than the scheduled payment amount. <b>Other Terms:</b> See the applicable sections of this Contract for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds. (e) means estimate. The exact date of the first payment will be provided in your welcome letter.	